



## MATERIAL FACT

Pursuant to Law No. 6,404/76, Article 157, paragraph 4th, and according to CVM (Brazilian Securities and Exchange Commission) Resolution No. 44/2021 and No. 80/2022, Banco do Brasil S.A. hereby informs the review of the Guidance for Cost of Credit, Net Interest Income and Adjusted Net Income, based on the reassessment of the scenario, especially the continued aggravated risk dynamics in agribusiness, as well as uncertainties arising from the geopolitical context and their effects on macroeconomic indicators. Thus, in line with Management's best expectations, the following adjustments were made:

Items	Guidance 2026		1Q26 Observed
	Previous	Current	
<b>Loan Portfolio</b> <sup>(1)</sup>	<b>0.5% to 4.5%</b>	<b>Maintained</b>	<b>1.8%</b>
Individuals	<b>6% to 10%</b>	<b>Maintained</b>	<b>7.8%</b>
Companies	<b>-3% to 1%</b>	<b>Maintained</b>	<b>-4.5%</b>
Agribusiness	<b>-2% to 2%</b>	<b>Maintained</b>	<b>3.0%</b>
<b>Sustainable Loan Portfolio</b>	<b>2% to 6%</b>	<b>Maintained</b>	<b>7.0%</b>
<b>Net Interest Income</b>	<b>4% to 8%</b>	<b>7% to 11%</b>	<b>14.8%</b>
<b>Cost of Credit</b> <sup>(2)</sup>	R\$ billion <b>53 to 58</b>	R\$ billion <b>65 to 70</b>	R\$ billion <b>18.9</b>
<b>Fee Income</b>	<b>2% to 6%</b>	<b>Maintained</b>	<b>5.5%</b>
<b>Administrative Expenses</b>	<b>5% to 9%</b>	<b>Maintained</b>	<b>5.5%</b>
<b>Adjusted Net Income</b>	R\$ billion <b>22 to 26</b>	R\$ billion <b>18 to 22</b>	R\$ billion <b>3.4</b>

(1) Loan Portfolio: it considers the domestic portfolio plus private securities and guarantees and does not consider government credit.

(2) Cost of Credit: it corresponds to expected loss expenses (as per CMN Resolution No. 4,966/21), plus discounts granted and less revenue from credit recovery.

2. The estimates projections reflect the current expectations of Management and are not a guarantee of future performance. As they depend on market conditions and economic performance (both domestic and international) and are subject to risks and uncertainties, including those beyond Management's control, actual results and performance may differ from those presented.

3. For further information please access the 1Q26 MD&A report, the earnings release videocast commented by the CFO and the Investor Relations team and the earnings release live broadcast, all available at ([www.bb.com.br/ir](http://www.bb.com.br/ir)).

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